

**VOLUME II:
HUMBOLDT COUNTY**

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Humboldt County

DEMOGRAPHICS

Population Estimates

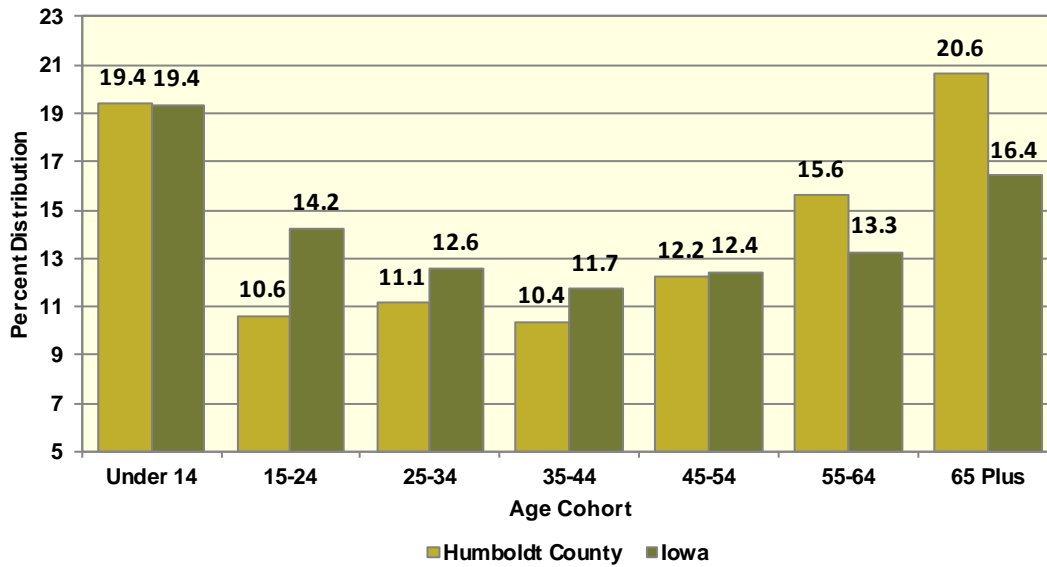
The Census Bureau's current census estimates indicate that Humboldt County's population decreased from 9,815 in 2010 to 9,487 in 2016, or by 3.3 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 2.3 percent, and the number of people from 55 to 64 years of age increased by 19.6 percent. The white population decreased by 3.8 percent, while the black population increased by 15.7 percent. The Hispanic population increased from 357 to 360 people between 2010 and 2016 or by 0.8 percent. These data are presented in Table II.47.1.

Table II.47.1						
Profile of Population Characteristics						
Humboldt County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Humboldt County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	9,815	9,487	-3.3%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	1,877	1,842	-1.9%	603,673	607,020	0.6%
15 to 24 years	1,078	1,007	-6.6%	430,187	445,808	3.6%
25 to 34 years	1,033	1,057	2.3%	382,583	394,373	3.1%
35 to 44 years	1,001	984	-1.7%	364,548	367,535	0.8%
45 to 54 years	1,568	1,162	-25.9%	439,726	389,744	-11.4%
55 to 64 years	1,237	1,480	19.6%	372,750	415,998	11.6%
65 and Over	2,021	1,955	-3.3%	452,888	514,215	13.5%
Race						
White	9,623	9,262	-3.8%	2,839,615	2,864,884	0.9%
Black	51	59	15.7%	91,695	114,874	25.3%
American Indian and Alaskan Native	18	20	11.1%	13,563	15,924	17.4%
Asian	35	38	8.6%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	1	1	0%	2,419	3,592	48.5%
Two or more races	87	107	23%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	357	360	0.8%	151,544	182,606	20.5%

Table II.47.2, presents the population of Humboldt County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 4,847 males, who accounted for 49.4 percent of the population, and the remaining 50.6 percent, or 4,968 persons, were female. In 2016, the number of males rose to 4,706 persons, and accounted for 49.6 percent of the population, with the remaining 50.4 percent, or 4,781 persons being female.

Table II.47.2 Population by Age and Gender Humboldt County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	951	926	1,877	937	905	1,842	-1.9%
15 to 24 years	551	527	1,078	514	493	1,007	-6.6%
25 to 34 years	551	482	1,033	535	522	1,057	2.3%
35 to 44 years	513	488	1,001	514	470	984	-1.7%
45 to 54 years	513	488	1,001	514	470	984	-1.7%
55 to 64 years	769	799	1,568	590	572	1,162	-25.9%
65 and Over	629	608	1,237	724	756	1,480	19.6%
Total	4,847	4,968	9,815	4,706	4,781	9,487	-3.3%
% of Total	49.4%	50.6%	.	49.6%	50.4%	.	

Diagram II.47.1
Age Distribution
Humboldt County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Humboldt County decreased from 10,756 to 10,381 persons, or by -3.5 percent. Between 2000 and 2010, Humboldt County population, changed by -566 persons, to a total population of 9,815 persons. The most recent estimates indicated that Humboldt County’s population fell an additional -328 persons since the 2010 Census, to 9,487 persons in July 2016.

Table II.47.3 Population Estimates: Births, Deaths, and Migration Humboldt County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	10,756
Natural Increase 90-00	-140
Net Migration 90-00	-235
2000 Census	10,381
Natural Increase 00-09	-43
Net Migration 00-09	-495
2009 Population Estimate	9,843
2010 Census	9,815
Natural Increase 10-16	-82
Net Migration 10-16	-246
2016 Population Estimate	9,487

There are some important implications of these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the *natural increase*. As shown in Table II.47.3, Humboldt County had a natural increase, of -140 persons between 1990 and 2000. During the April 2000 to July 2009 period, Humboldt County’s natural increase was estimated at -43 persons. Between 2010 and 2016, the natural increase was estimated at -82 persons, and the net migration was -246 persons.

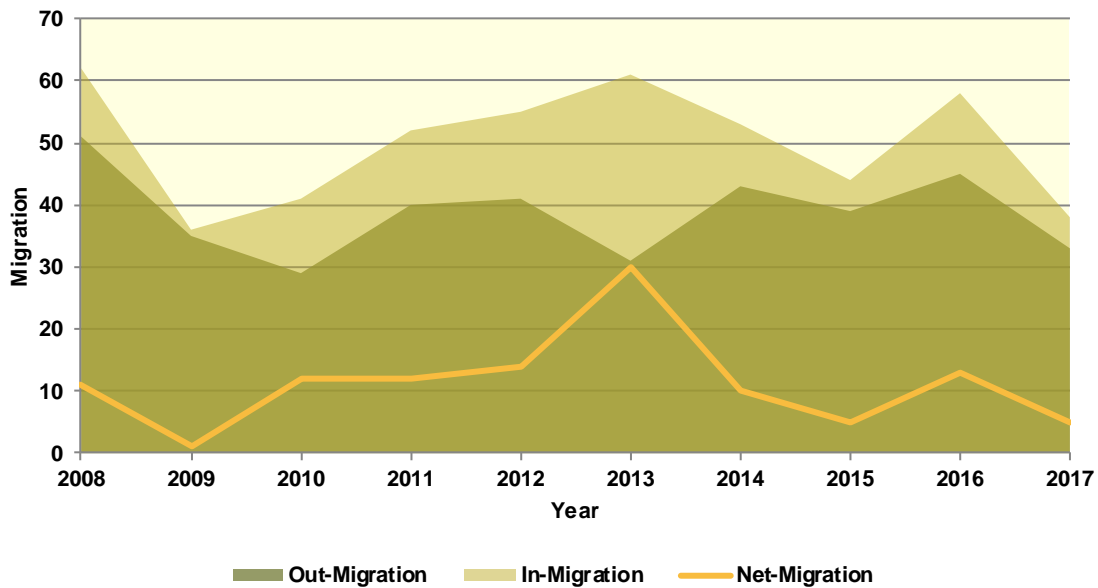
Population Migration Trends

The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver’s licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only the net change in the number of driver’s licenses, but the data indicate the general direction of population movement.

As can be seen in Table II.47.4 in 2008 there was a total of 62 in-migrations with a total of 51 out-migrations, which led to a net-migration of 11 persons. The most recent first half 2017 data saw a net-migration of 5 persons, with 38 persons entering Humboldt County and 33 persons leaving Humboldt County.

Diagram II.47.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2013 with 30 people entering and the migration lowest net migration occurred in 2,009 with 1 entering Humboldt County.

Diagram II.47.2
Net In-migration by Gender
 Humboldt County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.47.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 140 percent of net-migrants, or 7 persons were male, with the remaining -40 percent, or -2 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	28	19	23	29	34	30	26	21	30	19
Female	34	17	18	23	21	31	27	23	28	19
Total	62	36	41	52	55	61	53	44	58	38
Out										
Male	21	17	15	14	22	14	18	21	23	12
Female	30	18	14	26	19	17	25	18	22	21
Total	51	35	29	40	41	31	43	39	45	33
Net										
Male	7	2	8	15	12	16	8	0	7	7
Female	4	-1	4	-3	2	14	2	5	6	-2
Total	11	1	12	12	14	30	10	5	13	5

Table II.47.5, shows net-migration for Humboldt County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 56 to 65, with 4 persons entering Humboldt County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 2 persons leaving Humboldt County.

Table II.47.5										
Migration by Age Range										
Humboldt County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	1	1	0	2	1	0	0	0	0
18-22	9	3	4	5	8	3	7	4	5	5
23-25	8	7	5	6	5	3	5	4	1	2
26-35	16	9	3	12	13	20	10	15	24	8
36-45	14	3	10	7	14	14	12	4	9	7
46-55	7	4	10	16	8	9	8	2	8	6
56-65	7	5	6	2	4	6	8	13	6	5
66 +	0	4	2	4	1	5	3	2	5	5
Total	62	36	41	52	55	61	53	44	58	38
Out										
14-17	1	1	1	0	0	3	1	0	0	0
18-22	8	3	3	1	7	7	6	8	3	7
23-25	11	6	4	4	7	4	7	6	7	4
26-35	9	7	7	13	7	4	6	11	6	10
36-45	9	7	3	8	3	2	16	1	10	6
46-55	8	6	7	4	7	2	3	5	4	4
56-65	4	4	4	6	5	5	1	5	8	1
66 +	1	1	0	4	5	4	3	3	7	1
Total	51	35	29	40	41	31	43	39	45	33
Net										
14-17	0	0	0	0	2	-2	-1	0	0	0
18-22	1	0	1	4	1	-4	1	-4	2	-2
23-25	-3	1	1	2	-2	-1	-2	-2	-6	-2
26-35	7	2	-4	-1	6	16	4	4	18	-2
36-45	5	-4	7	-1	11	12	-4	3	-1	1
46-55	-1	-2	3	12	1	7	5	-3	4	2
56-65	3	1	2	-4	-1	1	7	8	-2	4
66 +	-1	3	2	0	-4	1	0	-1	-2	4
Total	11	1	12	12	14	30	10	5	13	5

School Age Enrollment

Table II.47.6, show the school enrollment from the Iowa Department of Education for Humboldt County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 1,803 students and was 1,771 in 2017, a change of -1.8 percent. Enrollment for students in grades 1 to 5 was 609 students in 2010 and 639 in 2017, which was a change of 4.9 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 485 and 475 in 2017, which was a change of -2.1 percent.

Table II.47.6
School Enrollment
 Humboldt County
 Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	148	708	483	690	147	2,033
2001	147	681	481	704	0	2,013
2002	163	620	461	670	7	1,921
2003	170	613	429	633	6	1,851
2004	183	588	413	606	4	1,794
2005	180	575	386	585	11	1,726
2006	197	579	403	547	18	1,726
2007	246	587	363	532	54	1,728
2008	267	602	358	512	61	1,739
2009	271	588	356	474	57	1,637
2010	338	609	371	485	133	1,803
2011	323	591	373	462	107	1,749
2012	302	627	352	455	123	1,736
2013	306	630	362	458	117	1,756
2014	291	648	345	466	105	1,750
2015	288	665	369	470	110	1,792
2016	289	634	368	463	105	1,754
2017	281	639	376	475	112	1,771
% Change 10-17	-16.9%	4.9%	1.3%	-2.1%	-15.8%	-1.8%

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Table II.47.7, shows population by age for the 2000 and 2010 Census. The population changed by -5.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -7.3 percent to a total of 2,021 persons in 2010. Those aged 25 to 34 changed by 10.4 percent, and those aged under 5 changed by 11.2 percent.

Table II.47.7 Population by Age Humboldt County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	562	5.4%	625	6.4%	11.2%
5 to 19	2,305	22.2%	1,840	18.7%	-20.2%
20 to 24	440	4.2%	490	5%	11.4%
25 to 34	936	9%	1,033	10.5%	10.4%
35 to 54	2,952	28.4%	2,569	26.2%	-13%
55 to 64	1,007	9.7%	1,237	12.6%	22.8%
65 or Older	2,179	21%	2,021	20.6%	-7.3%
Total	10,381	100.0%	9,815	100.0%	-5.5%

The elderly population is further explored in Table II.47.8. Those aged 65 to 66 changed by -9.7 percent between 2000 and 2010, resulting in a population of 186 persons. Those aged 85 or older changed by 8.2 percent during the same time period, and resulted in 357 persons over age 85 in 2010.

Table II.47.8 Elderly Population by Age Humboldt County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	206	9.5%	186	9.2%	-9.7%
67 to 69	299	13.7%	301	14.9%	0.7%
70 to 74	499	22.9%	413	20.4%	-17.2%
75 to 79	479	22%	405	20%	-15.4%
80 to 84	366	16.8%	359	17.8%	-1.9%
85 or Older	330	15.1%	357	17.7%	8.2%
Total	2,179	100.0%	2,021	100.0%	-7.3%

Population by race and ethnicity is shown in Table II.47.9. The white population changed by -8 percent between 2000 and 2010, and resulted in representing 96 percent of the population in 2010. The black population changed by 300 percent, represented 0.4 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 257 percent between 2000 and 2010, compared to the -8 percent growth rate for non-Hispanics.

Table II.47.9 Population by Race and Ethnicity Humboldt County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	10,239	98.6%	9,418	96%	-8%
Black	11	0.1%	44	0.4%	300%
American Indian	6	0.1%	15	0.2%	150%
Asian	24	0.2%	32	0.3%	33.3%
Native Hawaiian/ Pacific Islander	10	0.1%	1	0%	-90%
Other	42	0.4%	203	2.1%	383.3%
Two or More Races	49	0.5%	102	1%	108.2%
Total	10,381	100.0%	9,815	100.0%	-5.5%
Hispanic	100	1%	357	3.6%	257%
Non-Hispanic	10,281	99%	9,458	96.4%	-8%

Population by race and ethnicity through 2016 is shown in Table II.47.10. The white population represented 98 percent of the population in 2016, compared with black households accounting for 0.2 percent of the population. Hispanic households represented 3.7 percent of the population in 2016.

Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	9,418	96%	9,416	98%
Black	44	0.4%	15	0.2%
American Indian	15	0.2%	19	0.2%
Asian	32	0.3%	28	0.3%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	203	2.1%	4	0%
Two or More Races	102	1%	125	1.3%
Total	9,815	100.0%	9,607	100.0%
Non-Hispanic	9,458	96.4%	9,253	96.3%
Hispanic	357	3.6%	354	3.7%

The population by race is broken down further by ethnicity in Table II.47.11. While the white non-Hispanic population changed by -8.8 percent between 2000 and 2010, the white Hispanic population changed by 154.9 percent. The black non-Hispanic population changed by 457.1 percent, while the black Hispanic population changed by 25 percent.

Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	10,188	99.1%	9,288	98.2%	-8.8%
Black	7	0.1%	39	0.4%	457.1%
American Indian	6	0.1%	14	0.1%	133.3%
Asian	24	0.2%	31	0.3%	29.2%
Native Hawaiian/ Pacific Islander	10	0.1%	0	0%	-100%
Other	0	0%	4	0%	
Two or More Races	46	0.4%	82	0.9%	78.3%
Total Non-Hispanic	10,281	100.0%	9,458	100.0%	-8%
Hispanic					
White	51	51%	130	36.4%	154.9%
Black	4	4%	5	1.4%	25%
American Indian	0	0%	1	0.3%	
Asian	0	0%	1	0.3%	
Native Hawaiian/ Pacific Islander	0	0%	1	0.3%	
Other	42	42%	199	55.7%	373.8%
Two or More Races	3	3%	20	5.6%	566.7%
Total Hispanic	100	100.0%	357	100.0%	257 %
Total Population	10,381	100.0%	9,815	100.0%	-5.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.47.12. During this time, the total non-Hispanic population was 9,253 persons in 2016. The Hispanic population was 354.

Table II.47.12				
Population by Race and Ethnicity				
Humboldt County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	9,288	98.2%	9,072	98%
Black	39	0.4%	15	0.2%
American Indian	14	0.1%	19	0.2%
Asian	31	0.3%	28	0.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	4	0%	0	0%
Two or More Races	82	0.9%	119	1.3%
Total Non-Hispanic	9,458	100.0%	9,253	100.0%
Hispanic				
White	130	36.4%	344	97.2%
Black	5	1.4%	0	0%
American Indian	1	0.3%	0	0%
Asian	1	0.3%	0	0%
Native Hawaiian/ Pacific Islander	1	0.3%	0	0%
Other	199	55.7%	4	1.1%
Two or More Races	20	5.6%	6	1.7%
Total Non-Hispanic	357	100.0	354	100.0%
Total Population	9,815	100.0%	9,607	100.0%

Households by type and tenure are shown in Table II.47.13. Family households represented 65.2 percent of households, while non-family households accounted for 34.8 percent. These changed from 64.9 and 35.1 percent, respectively.

Table II.47.13				
Household Type by Tenure				
Humboldt County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,731	64.9%	2,760	65.2%
Married-Couple Family	2,258	82.7%	2,180	79%
Owner-Occupied	2,007	88.9%	1,902	87.2%
Renter-Occupied	251	11.1%	278	12.8%
Other Family	473	17.3%	580	17.1%
Male Householder, No Spouse Present	175	37%	139	30.2%
Owner-Occupied	107	61.1%	88	63.3%
Renter-Occupied	68	38.9%	51	36.7%
Female Householder, No Spouse Present	298	63%	441	51.4%
Owner-Occupied	183	61.4%	200	45.4%
Renter-Occupied	115	38.6%	241	54.6%
Non-Family Households	1,478	35.1%	1,476	34.8%
Owner-Occupied	883	59.7%	860	58.3%
Renter-Occupied	595	40.3%	616	41.7%
Total	4,209	100.0%	4,236	100.0%

The group quarters population was 133 in 2010, compared to 160 in 2000. Institutionalized populations experienced a -15.8 percent change between 2000 and 2010. Non-institutionalized populations experienced a -100 percent change during this same time period.

Table II.47.14					
Group Quarters Population					
Humboldt County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	11	7%	1	0.8%	-90.9%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	121	76.6%	105	78.9%	-13.2%
Other Institutions	26	16.5%	27	20.3%	3.8%
Total	158	100.0%	133	100.0%	-15.8%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	2	100%	0	0%	-100%
Total	2	100.0%	0	100.0%	-100%
Group Quarters Population	160	100.0%	133	100.0%	-16.9%

The number of foreign born persons are shown in Table II.47.15. An estimated 1 percent of the population was born in Mexico, some 0.4 percent were born in Canada, and another 0.1 percent were born in Germany.

Table II.47.15			
Place of Birth for the Foreign-Born Population			
Humboldt County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	92	1%
#2 country of origin	Canada	42	0.4%
#3 country of origin	Germany	12	0.1%
#4 country of origin	Bangladesh	10	0.1%
#5 country of origin	Guatemala	9	0.1%
#6 country of origin	Philippines	8	0.1%
#7 country of origin	Korea	6	0.1%
#8 country of origin	Romania	6	0.1%
#9 country of origin	India	4	0%
#10 country of origin	Lithuania	1	0%

Limited English Proficiency and the language spoken at home are shown in Table II.47.16e. An estimated 1.2 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Chinese.

Table II.47.16
Limited English Proficiency and Language Spoken at Home
 Humboldt County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	107	1.2%
#2 LEP Language	Chinese	6	0.1%
#3 LEP Language	French, Haitian, or Cajun	1	0%
#4 LEP Language	German or other West Germanic languages	1	0%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.47.17. Some 17.9 percent of the population was disabled in 2000, or a total of 1,725 persons. The disability rate was highest for those over 65, with 35.5 percent disabled.

Table II.47.17		
Disability by Age		
Humboldt County		
2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	75	4.4%
16 to 64	930	15.7%
65 and older	720	35.5%
Total	1,725	17.9%

Table II.47.18 shows disability by type in 2000. There were 858 physical disabilities in 2000, some 599 employment disabilities, and 557 go-outside-home disabilities.

Table II.47.18	
Total Disabilities Tallied: Aged 5 and Older	
Humboldt County	
2000 Census SF3 Data	
Disability Type	Population
Sensory disability	370
Physical disability	858
Mental disability	328
Self-care disability	303
Employment disability	599
Go-outside-home disability	557
Total	3,015

Disability by age, as estimated by the 2016 ACS, is shown in Table II.47.19. The disability rate for females was 12.7 percent, compared to 12 percent for males. The disability rate changed precipitously higher with age, with 42.1 percent of those over 75 experiencing a disability.

Table II.47.19						
Disability by Age						
Humboldt County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	5	1.9%	0	0%	5	0.9%
5 to 17	37	4.6%	59	6.7%	96	5.7%
18 to 34	76	8.7%	49	5.6%	125	7.2%
35 to 64	190	10.4%	191	10.7%	381	10.5%
65 to 74	72	16.1%	77	16.8%	149	16.4%
75 or Older	177	41.6%	239	42.5%	416	42.1%
Total	557	12%	615	12.7%	1,172	12.3%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.47.20. Some 6.3 percent have an ambulatory disability, 4.6 have an independent living disability, and 1.8 percent have a self-care disability.

Table II.47.20		
Total Disabilities Tallied: Aged 5 and Older		
Humboldt County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	424	4.5%
Vision disability	155	1.6%
Cognitive disability	384	4.3%
Ambulatory disability	565	6.3%
Self-Care disability	164	1.8%
Independent living disability	336	4.6%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.47.21. In 2016, some 4,591 persons were employed and 185 were unemployed. This totaled a labor force of 4,776 persons. The unemployment rate for Humboldt County was estimated to be 3.9 percent in 2016.

Table II.47.21	
Employment, Labor Force and Unemployment	
Humboldt County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	4,591
Unemployed	185
Labor Force	4,776
Unemployment Rate	3.9%

In 2016, 93.2 percent of households in Humboldt County had a high school education or greater.

Table II.47.22	
High School or Greater Education	
Humboldt County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,947
Total Households	4,236
Percent High School or Above	93.2%

As seen in Table II.47.23, some 35.8 percent of the population had a high school diploma or equivalent, another 38 percent have some college, 14.9 percent have a Bachelor's Degree, and 4 percent of the population had a graduate or professional degree.

Table II.47.23		
Educational Attainment		
Humboldt County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	533	7.2%
High School or Equivalent	2,639	35.8%
Some College or Associates Degree	2,801	38%
Bachelor's Degree	1,099	14.9%
Graduate or Professional Degree	291	4%
Total Population Above 18 years	7,363	100.0%

ECONOMICS

Labor Force

Table II.47.24, shows the labor force statistics for Humboldt County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 1.9 percent. The highest level of unemployment occurred during 2009 rising to a rate of 5.9 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Humboldt County decreased from 3.4 percent in 2015 to 2.9 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.47.24 Labor Force Statistics Humboldt County 1990 - 2016 BLS Data					
Year	Humboldt County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	161	4,805	4,966	3.2%	4.4%
1991	199	4,813	5,012	4%	4.7%
1992	166	4,979	5,145	3.2%	4.5%
1993	176	5,077	5,253	3.4%	4%
1994	165	5,260	5,425	3%	3.5%
1995	135	5,296	5,431	2.5%	3.4%
1996	129	5,508	5,637	2.3%	3.5%
1997	124	5,596	5,720	2.2%	3.1%
1998	115	5,605	5,720	2%	2.7%
1999	108	5,479	5,587	1.9%	2.6%
2000	134	5,128	5,262	2.5%	2.6%
2001	177	5,171	5,348	3.3%	3.3%
2002	191	5,136	5,327	3.6%	4%
2003	220	4,976	5,196	4.2%	4.5%
2004	209	4,923	5,132	4.1%	4.5%
2005	191	4,999	5,190	3.7%	4.3%
2006	171	5,014	5,185	3.3%	3.7%
2007	160	5,039	5,199	3.1%	3.7%
2008	191	4,974	5,165	3.7%	4.2%
2009	306	4,848	5,154	5.9%	6.4%
2010	270	4,957	5,227	5.2%	6%
2011	260	4,910	5,170	5%	5.5%
2012	218	4,939	5,157	4.2%	5%
2013	214	5,014	5,228	4.1%	4.7%
2014	201	5,076	5,277	3.8%	4.3%
2015	181	5,168	5,349	3.4%	3.8%
2016	160	5,277	5,437	2.9%	3.7%

Diagram II.47.3, shows the employment and labor force for Humboldt County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 5,277 persons, with the labor force reaching 5,437, indicating there were a total of 160 unemployed persons.



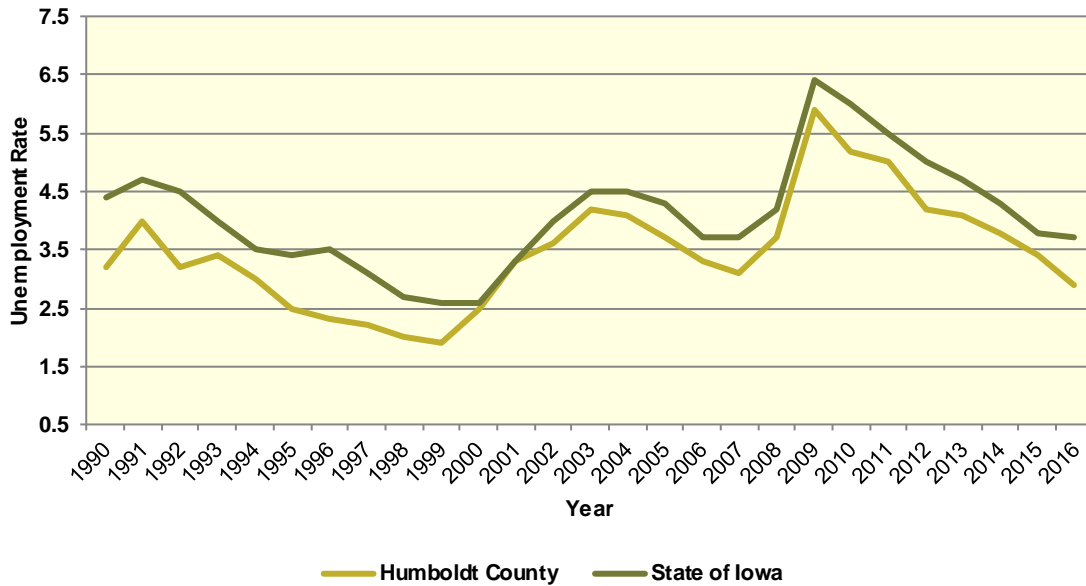
]Diagram II.47.3
Employment and Labor Force
 Humboldt County
 1990 – 2016 BLS Data



Unemployment

Diagram II.47.4, shows the unemployment rate for both the State and Humboldt County. During the 1990’s the average rate for Humboldt County was 2.7 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.7 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.1 percent. Over the course of the entire period the Humboldt County had an average unemployment rate that lower than the State, 3.5 percent for Humboldt County, versus 4.1 statewide.

Diagram II.47.4
Annual Unemployment Rate
 Humboldt County
 1990 – 2016 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.47.25, shows total real earnings by industry for Humboldt County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$72,182,000. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 12.2 percent to 9,063,000 dollars.

Table II.47.25
Real Earnings by Industry
 Humboldt County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	31,896	28,830	88,739	64,888	68,161	44,168	40,087	20,125	-49.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	10,788	9,976	9,983	10,018	10,122	10,374	10,142	10,881	7.3
Construction	14,116	15,061	17,326	19,176	19,069	17,628	17,973	18,912	5.2
Manufacturing	50,229	48,999	54,520	59,624	62,477	58,580	64,671	72,182	11.6
Wholesale trade	21,136	14,519	14,702	14,876	16,102	16,626	16,336	15,985	-2.2
Retail trade	14,900	15,112	14,036	13,612	14,224	13,644	14,428	14,551	0.9
Transportation and warehousing	4,781	10,390	12,853	14,614	14,516	13,856	14,463	15,054	4.1
Information	1,521	1,507	1,533	1,578	1,499	1,684	1,589	1,651	3.9
Finance and insurance	7,223	7,333	6,797	7,943	6,816	7,275	0	6,339	0
Real estate and rental and leasing	848	1,625	0	2,824	4,184	3,548	0	3,077	0
Professional and technical services	4,535	4,871	4,885	5,604	6,146	6,579	6,896	7,248	5.1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	1,703	0	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	188	184	176	211	0	150	0	0	0
Accommodation and food services	3,727	3,810	3,853	3,716	0	3,161	0	0	0
Other services, except public administration	5,096	7,321	8,187	8,307	7,398	6,827	7,805	8,756	12.2
Government and government enterprises	32,814	36,347	35,006	34,399	35,213	36,588	37,571	38,499	2.5
Total	220,965	228,186	295,771	284,665	292,779	265,368	269,314	261,798	-2.8



Table II.47.26, shows the total employment by industry for the Humboldt County. The most recent estimates show the manufacturing industry was the largest employer in Humboldt County, with employment reaching 1,131 jobs in 2016. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 9.4 percent.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	725	559	553	534	552	530	548	544	-0.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	89	97	96	95	95	94	94	94	0
Construction	344	342	354	365	346	323	331	362	9.4
Manufacturing	1,071	907	976	1,084	1,091	1,034	1,083	1,131	4.4
Wholesale trade	406	256	254	258	261	277	271	279	3
Retail trade	733	603	591	608	625	606	632	631	-0.2
Transportation and warehousing	216	274	268	281	275	268	287	286	-0.3
Information	57	61	67	63	64	66	64	63	-1.6
Finance and insurance	238	260	264	258	236	245	0	238	0
Real estate and rental and leasing	121	147	0	186	191	205	0	207	0
Professional and technical services	131	157	139	139	146	154	150	152	1.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	72	0	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	50	61	63	58	0	54	0	0	0
Accommodation and food services	288	274	264	251	0	216	0	0	0
Other services, except public administration	334	302	298	292	291	303	310	321	3.5
Government and government enterprises	785	737	730	713	722	733	738	746	1.1
Total	6,222	5,845	5,877	5,964	5,973	5,905	5,973	6,072	1.7

Table II.47.27, shows the real average earnings per job by industry for Humboldt County. These figures are calculated by dividing the total real earning displayed in Tables II.47.25 and II.47.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 115,755 dollars. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 8.3 percent to 29,911 dollars.

Table II.47.27
Real Earnings Per Job by Industry
Humboldt County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	43,995	51,574	160,468	121,514	123,480	83,336	73,152	36,994	-49.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	121,211	102,843	103,987	105,453	106,547	110,359	107,892	115,755	7.3
Construction	41,034	44,038	48,943	52,537	55,113	54,577	54,298	52,243	-3.8
Manufacturing	46,899	54,023	55,861	55,004	57,266	56,653	59,714	63,821	6.9
Wholesale trade	52,060	56,717	57,883	57,657	61,695	60,021	60,282	57,294	-5
Retail trade	20,327	25,061	23,749	22,388	22,758	22,514	22,828	23,060	1
Transportation and warehousing	22,135	37,919	47,960	52,007	52,785	51,700	50,394	52,636	4.5
Information	26,683	24,708	22,879	25,051	23,422	25,509	24,823	26,206	5.6
Finance and insurance	30,348	28,206	25,747	30,787	28,883	29,694	0	26,634	0
Real estate and rental and leasing	7,005	11,055	0	15,182	21,907	17,309	0	14,865	0
Professional and technical services	34,618	31,023	35,141	40,319	42,097	42,718	45,971	47,684	3.7
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	23,656	0	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	3,752	3,014	2,791	3,634	0	2,769	0	0	0
Accommodation and food services	12,942	13,907	14,596	14,804	0	14,636	0	0	0
Other services, except public administration	15,259	24,243	27,472	28,450	25,423	22,533	25,179	27,277	8.3
Government and government enterprises	41,802	49,318	47,954	48,245	48,772	49,915	50,910	51,607	1.4
Total	35,513	39,039	50,327	47,731	49,017	44,940	45,089	43,116	-4.4

Table II.47.28 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in total real personal income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$444,717,000 a -1 percent change between 2015 and 2016. Table II.47.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 5,845 and 6,072 in 2016, which a change of 1.7 percent over this period.

Table II.47.28
Total Employment and Real Personal Income
 Humboldt County
 BEA Data 1969 Through 2015

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	169,876	7,966	9,315	39,882	19,892	230,999	18,301	5,284	32,147
1970	167,833	8,205	9,256	42,710	21,531	233,126	18,562	5,402	31,067
1971	152,896	8,492	9,604	44,572	22,854	221,434	17,481	5,286	28,925
1972	171,258	9,496	9,134	48,965	23,548	243,409	18,965	5,464	31,343
1973	250,157	11,731	9,475	56,060	24,837	328,798	26,255	5,548	45,091
1974	230,718	13,164	9,282	57,861	26,661	311,359	25,120	5,750	40,124
1975	228,703	13,127	9,641	63,056	29,229	317,502	25,689	5,758	39,719
1976	184,507	13,641	10,765	65,483	30,802	277,915	22,132	5,863	31,469
1977	191,700	13,298	11,624	71,513	30,571	292,109	23,153	5,667	33,828
1978	227,576	14,247	10,818	73,441	31,686	329,274	26,577	5,746	39,606
1979	193,055	15,407	10,068	75,081	33,652	296,449	24,079	5,759	33,523
1980	166,273	14,111	9,628	82,464	35,859	280,113	22,888	5,698	29,181
1981	186,288	14,350	9,277	91,808	39,704	312,726	25,664	5,708	32,637
1982	152,346	13,713	9,892	102,805	41,432	292,762	24,455	5,659	26,920
1983	134,682	13,450	10,150	103,171	42,058	276,610	23,179	5,592	24,084
1984	156,651	13,990	12,057	101,073	43,148	298,939	25,272	5,529	28,332
1985	153,137	14,056	11,443	94,046	44,542	289,112	24,881	5,505	27,817
1986	162,074	14,340	12,176	91,851	45,573	297,334	26,376	5,333	30,391
1987	168,105	15,072	13,186	85,593	45,833	297,646	27,195	5,323	31,580
1988	166,478	16,176	14,755	79,836	45,405	290,298	26,708	5,407	30,789
1989	186,163	16,649	16,587	86,874	46,833	319,808	29,720	5,554	33,519
1990	164,277	16,649	18,279	83,074	49,519	298,501	27,755	5,470	30,032
1991	148,125	17,051	17,805	80,921	51,615	281,415	26,332	5,460	27,130
1992	183,059	17,631	18,378	80,671	53,999	318,476	30,085	5,560	32,925
1993	149,443	18,516	18,110	78,329	57,149	284,516	27,052	5,647	26,465
1994	200,575	20,071	18,080	73,542	58,015	330,142	31,467	5,831	34,398
1995	201,281	20,499	18,697	83,305	58,405	341,190	32,628	6,032	33,369
1996	235,808	19,621	18,570	87,037	60,205	381,999	36,468	6,212	37,960
1997	230,223	22,379	18,153	86,283	59,397	371,677	35,489	6,304	36,520
1998	221,174	23,351	20,222	89,101	59,627	366,774	35,058	6,655	33,235
1999	219,408	23,483	21,143	82,103	59,008	358,179	34,394	6,678	32,855
2000	234,430	23,273	22,296	87,821	61,094	382,368	36,848	6,701	34,984
2001	220,965	22,923	24,653	84,484	63,722	370,901	35,888	6,222	35,513
2002	224,421	22,655	25,586	79,304	66,982	373,639	36,717	6,190	36,256
2003	220,230	22,911	26,261	75,886	65,946	365,412	35,987	6,072	36,270
2004	247,767	23,009	28,112	75,876	67,742	396,487	39,175	6,027	41,109
2005	232,353	22,996	29,089	72,425	67,172	378,043	37,680	6,011	38,655
2006	217,677	23,029	30,299	69,079	72,234	366,260	36,487	6,013	36,201
2007	228,184	23,371	32,672	77,021	70,860	385,366	38,789	5,986	38,120
2008	245,397	24,001	34,926	82,526	76,486	415,334	41,907	5,923	41,431
2009	238,138	24,080	33,821	69,744	82,070	399,692	40,606	5,804	41,030
2010	228,186	24,808	32,333	71,588	84,177	391,475	39,950	5,845	39,040
2011	295,771	23,354	31,742	74,222	85,153	463,535	47,347	5,877	50,327
2012	284,665	24,048	32,457	77,635	81,825	452,534	46,557	5,964	47,730
2013	292,779	27,370	32,272	83,770	80,838	462,290	47,821	5,973	49,017
2014	265,368	26,298	36,027	86,170	79,603	440,869	45,842	5,905	44,939
2015	269,314	27,043	37,353	87,127	82,444	449,195	47,056	5,973	45,088
2016	261,798	28,807	39,377	88,042	84,307	444,717	46,876	6,072	43,116

Diagram II.47.5, shows real average earnings per job for Humboldt County from 1990 to 2016. Over this period the average earning per job for Humboldt County was \$37,915, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.47.5
Real Average Earnings Per Job
 Humboldt County
 BEA Data 1990 - 2016

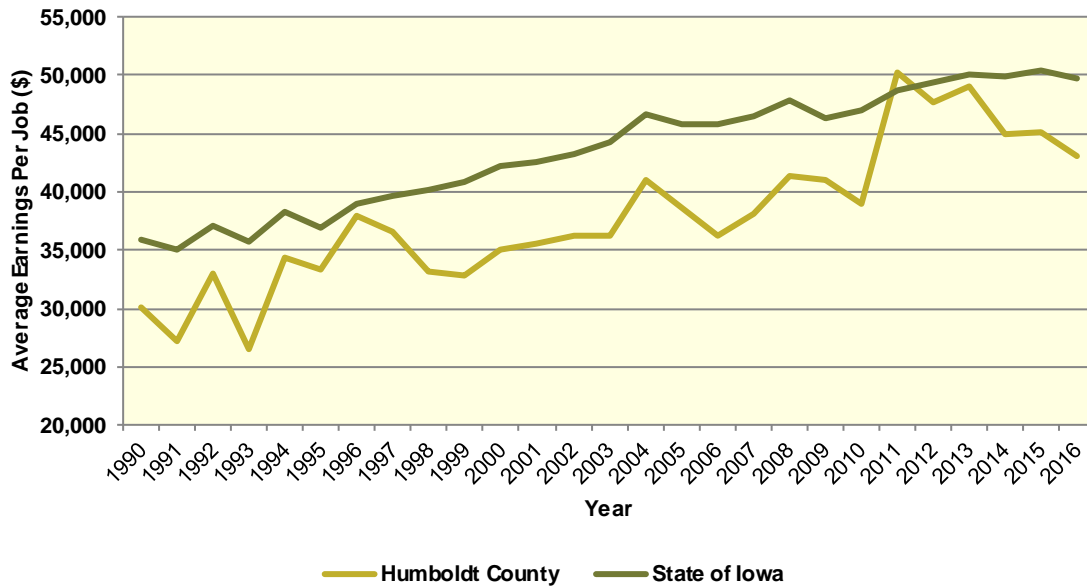
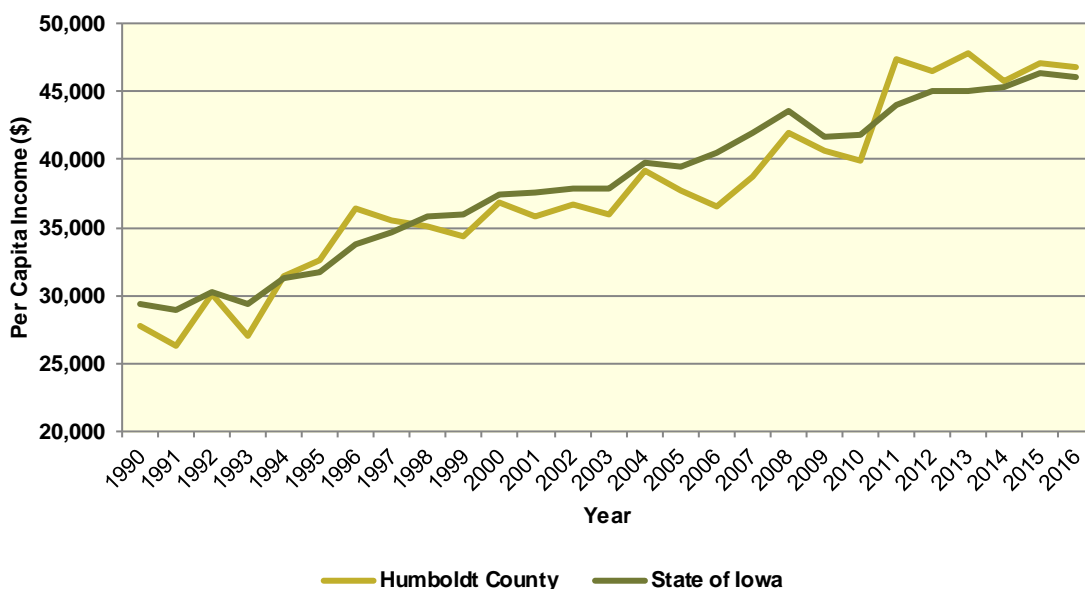


Diagram II.47.6, shows real per capita income for the Humboldt County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Humboldt County was \$37,713, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.47.6
Real Per Capita Income
 Humboldt County
 BEA Data 1990 - 2016



Quarterly Census of Employment and Wages

The BLS produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2006 through December 2016 and are presented in Table II.47.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 4,005 persons in 2015 to 4,075 in 2016, a change of 1.7 percent.

Table II.47.29
Total Monthly Employment
 Humboldt County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,846	3,892	3,955	3,760	3,680	3,708	3,811	3,905	3,970	3,846	3,969
Feb	3,840	3,858	3,863	3,738	3,688	3,714	3,827	3,904	3,907	3,854	3,937
Mar	3,828	3,909	3,898	3,763	3,738	3,758	3,860	3,937	3,918	3,918	3,978
Apr	3,964	3,993	3,939	3,767	3,836	3,855	3,946	3,983	3,963	4,005	4,072
May	4,005	4,041	4,000	3,854	3,888	3,917	4,071	4,043	4,037	4,103	4,141
Jun	4,077	4,184	4,095	3,892	3,955	3,947	4,165	4,121	4,137	4,139	4,192
Jul	3,881	3,983	3,812	3,705	3,743	3,707	3,990	3,994	4,015	3,980	4,018
Aug	3,852	3,951	3,829	3,718	3,661	3,769	3,991	4,116	4,033	3,978	4,069
Sep	3,996	4,042	3,909	3,845	3,842	3,825	4,114	4,026	3,977	4,045	4,242
Oct	4,000	4,057	3,983	3,800	3,825	3,845	3,991	4,070	3,992	4,076	4,122
Nov	4,013	4,056	3,916	3,803	3,832	3,848	4,020	4,069	3,971	4,072	4,091
Dec	4,020	4,108	3,835	3,751	3,843	3,872	3,993	4,082	3,942	4,048	4,071
Annual	3,944	4,006	3,920	3,783	3,794	3,814	3,982	4,021	3,989	4,005	4,075
% Change	.	1.6%	-2.1%	-3.5%	0.3%	0.5%	4.4%	1%	-0.8%	0.4%	1.7%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$731 in 2015. In 2016, average weekly wages saw an increased of 4.8 percent over the prior year, rising to \$766, or by 35 dollars. These data are shown in Table II.47.30.

Table II.47.30						
Average Weekly Wages						
Humboldt County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	470	475	457	486	472	
2002	487	468	449	497	475	0.6%
2003	473	476	461	507	479	0.8%
2004	474	500	487	536	500	4.4%
2005	492	500	511	529	508	1.6%
2006	521	520	515	540	524	3.1%
2007	549	534	523	564	543	3.6%
2008	585	561	559	626	583	7.4%
2009	613	569	564	670	604	3.6%
2010	620	588	574	661	611	1.2%
2011	673	607	625	660	641	4.9%
2012	681	638	612	690	655	2.2%
2013	708	654	624	735	680	3.8%
2014	658	682	646	762	687	1%
2015	698	704	687	832	731	6.4%
2016(p)	793	721	727	824	766	4.8%

Total business establishments reported by the QCEW are displayed in Table II.47.31. Between 2015 and 2016, the total number of business establishments in Humboldt County decreased by 4.8 percent, from 380 to 377 establishments.

Table II.47.31						
Number of Business Establishments						
Humboldt County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	374	374	356	359	366	
2002	359	361	367	365	363	-0.8%
2003	359	362	363	359	361	-0.6%
2004	354	353	351	358	354	-1.9%
2005	368	372	378	384	376	6.2%
2006	386	385	395	394	390	3.7%
2007	387	393	396	391	392	0.5%
2008	388	388	391	389	389	-0.8%
2009	387	388	385	381	385	-1%
2010	386	384	383	382	384	-0.3%
2011	379	379	375	376	377	-1.8%
2012	373	384	386	380	381	1.1%
2013	384	385	388	389	387	1.6%
2014	389	389	383	382	386	-0.3%
2015	381	384	381	375	380	-1.6%
2016	374	376	379	380	377	-0.8%

Iowa Department of Revenue

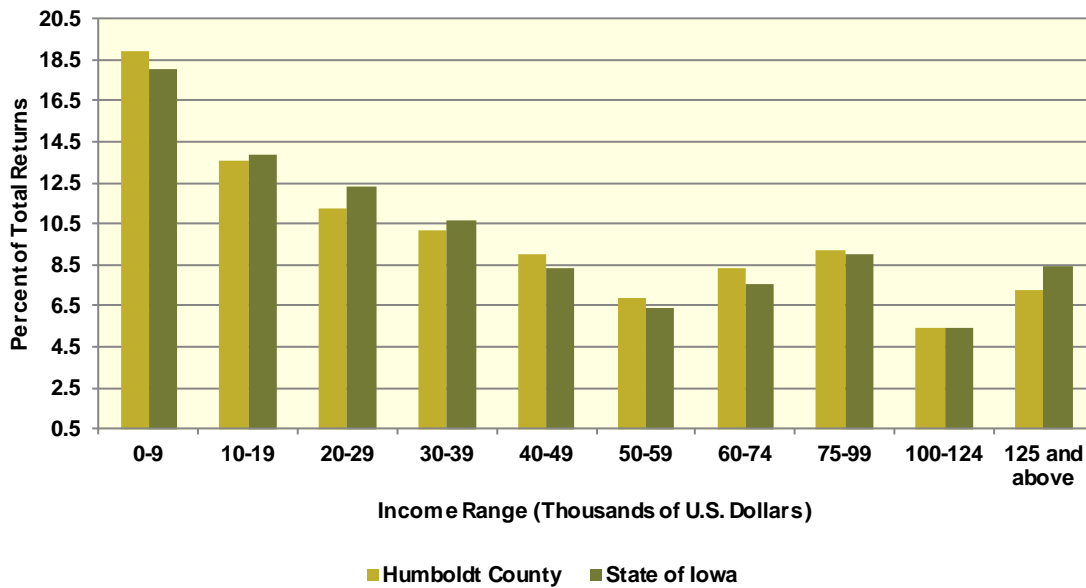
The Iowa Department of Revenue releases annual income tax statistics. Table II.47.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Humboldt County.

As can be seen the total number of returns between 2010 and 2015 increased by 0.7 percent, with 324 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 42.1 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -15.9 percent.

Table II.47.32
Number of Tax Returns by Adjusted Gross Income
 Humboldt County
 Iowa DOR 2002 - 2015

Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	1,177	779	706	517	406	291	299	201	58	88	4,522
2003	1,159	734	674	512	382	303	316	236	70	88	4,474
2004	1,066	714	641	511	405	296	358	270	70	92	4,423
2005	1,033	720	628	502	411	314	369	295	80	125	4,477
2006	966	669	612	520	413	331	375	311	118	143	4,458
2007	960	678	622	494	418	334	400	370	147	180	4,603
2008	946	645	576	467	371	364	382	383	148	227	4,509
2009	914	637	587	489	372	321	355	370	156	212	4,413
2010	889	602	593	504	352	325	377	374	173	228	4,417
2011	885	619	568	484	406	284	379	408	187	248	4,468
2012	843	606	516	472	386	314	387	413	184	343	4,464
2013	835	591	542	475	384	327	362	418	198	330	4,462
2014	827	643	503	503	382	316	366	413	238	326	4,517
2015	840	602	499	453	402	308	369	409	243	324	4,449
Change 10 - 15	-5.5%	0%	-15.9%	-10.1%	14.2%	-5.2%	-2.1%	9.4%	40.5%	42.1%	0.7%

Diagram II.47.7
2015 Income Distribution
 Humboldt County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,019 in 2010 to 928 in 2016, with the poverty rate reaching 10 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.47.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	816	8%
2001	792	7.9%
2002	882	8.8%
2003	825	8.3%
2004	911	9.2%
2005	999	10.2%
2006	933	9.6%
2007	898	9.5%
2008	977	10.5%
2009	932	10.1%
2010	1,019	10.6%
2011	934	9.7%
2012	1,102	11.5%
2013	1,066	11.2%
2014	956	10.1%
2015	1,011	10.8%
2016	928	10%

The rate of poverty for Humboldt County is shown in Table II.47.34. In 2016, there were an estimated 1,286 persons living in poverty. This represented a 13.6 percent poverty rate, compared to 8.3 percent poverty in 2000. In 2016, some 10.3 percent of those in poverty were under age 6, and 9.6 percent were 65 or older.

Table II.47.34				
Poverty by Age				
Humboldt County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	159	18.9%	132	10.3%
6 to 17	194	23%	336	26.1%
18 to 64	386	45.8%	694	54%
65 or Older	104	12.3%	124	9.6%
Total	843	100.0%	1,286	100.0%
Poverty Rate	8.3%	.	13.6%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.9 percent in Humboldt County between 2010 and 2016, from 4,684 to 4,724. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.47.35.

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Humboldt County decreased from 15 authorizations in 2015 to 14 in 2016.

The real value of single-family building permits increased from \$321,202 in 2015 to \$430,786 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table II.47.36.

Table II.47.35				
Housing Units				
State of Iowa vs. Humboldt County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Humboldt County	% Growth Since Census
2000 Census Base	1,232,625	.	4,647	.
2010 Census	1,336,417	8.4%	4,684	0.8%
July 2011 Estimate	1,341,974	0.4%	4,681	-0.1%
July 2012 Estimate	1,346,403	0.7%	4,673	-0.2%
July 2013 Estimate	1,353,274	1.3%	4,671	-0.3%
July 2014 Estimate	1,362,458	1.9%	4,681	-0.1%
July 2015 Estimate	1,370,778	2.6%	4,719	0.7%
July 2016 Estimate	1,380,162	3.3%	4,724	0.9%

Table II.47.36
Building Permits and Valuation
 Humboldt County
 Census Bureau Data, 1980–2016

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	29	0	0	0	29	115,848	0
1981	15	0	4	0	19	80,706	0
1982	14	0	4	0	18	93,494	0
1983	13	0	4	28	45	87,133	50,904
1984	8	0	0	0	8	82,716	0
1985	11	0	0	0	11	85,432	0
1986	6	0	0	0	6	79,406	0
1987	9	0	0	0	9	102,625	0
1988	13	0	0	0	13	96,516	0
1989	6	0	0	0	6	118,842	0
1990	9	0	0	6	15	139,816	77,882
1991	9	0	0	0	9	130,669	0
1992	11	2	0	0	13	117,082	0
1993	10	0	0	0	10	144,706	0
1994	16	0	0	0	16	141,183	0
1995	12	6	0	0	18	123,473	0
1996	14	6	0	0	20	146,656	0
1997	21	8	0	0	29	165,204	0
1998	20	0	0	0	20	214,881	0
1999	23	0	0	8	31	176,010	76,559
2000	17	0	0	44	61	177,719	95,022
2001	17	0	0	0	17	218,700	0
2002	21	0	0	6	27	137,035	87,363
2003	23	0	0	0	23	154,757	0
2004	15	0	0	31	46	91,618	125,218
2005	16	0	3	0	19	148,343	0
2006	14	0	0	0	14	142,779	0
2007	15	0	12	10	37	204,739	139,030
2008	11	0	0	0	11	190,904	0
2009	9	2	0	0	11	194,101	0
2010	7	2	0	0	9	282,632	0
2011	7	2	0	0	9	186,051	0
2012	11	0	0	0	11	199,324	0
2013	18	0	3	0	21	230,145	0
2014	10	2	0	12	24	311,726	85,339
2015	15	0	0	0	15	321,202	0
2016	14	2	0	0	16	430,786	0



Diagram II.47.8
Single Family Permits
 Humboldt County
 Census Bureau Data, 1980–2016

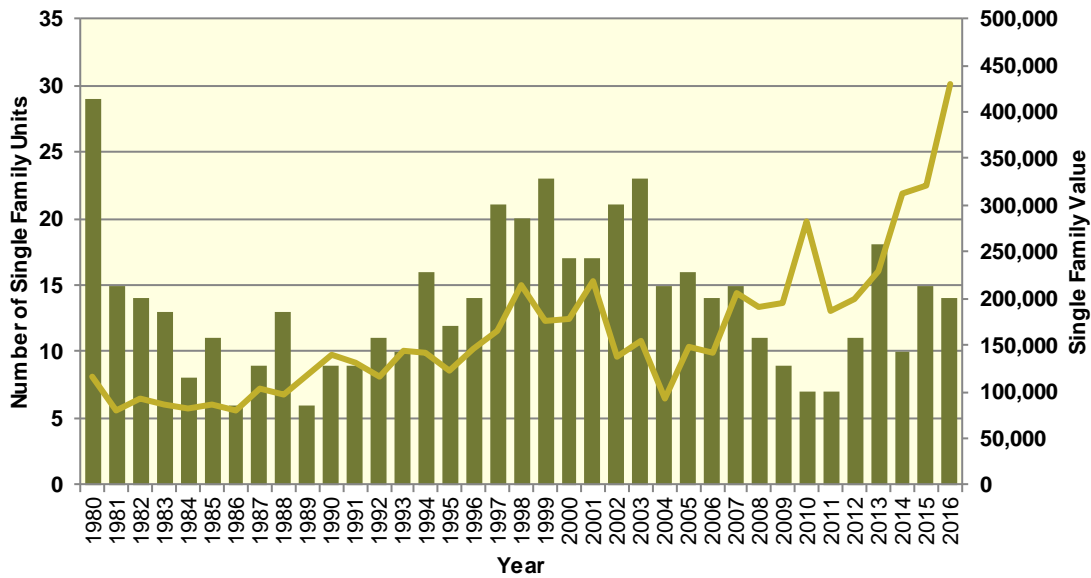
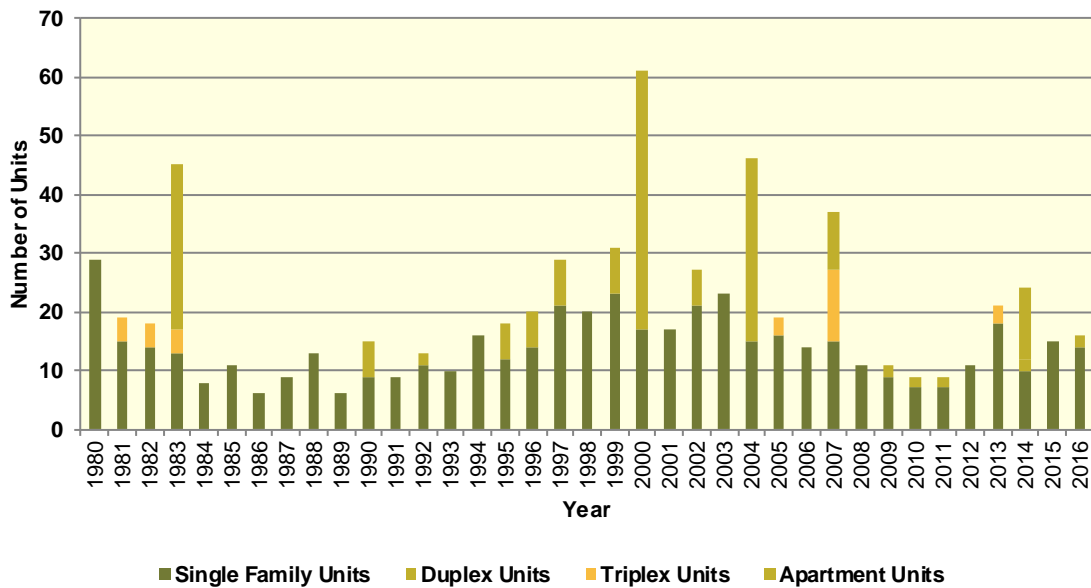


Diagram II.47.9
Total Permits by Unit Type
 Humboldt County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.47.37. In 2016, there were 4,698 housing units, up from 4,645 in 2000. Single-family units accounted for 85.6 percent of units in 2016, compared to 85.6 in 2000. Apartment units accounted for 7.1 percent in 2016, compared to 4.3 percent in 2000.

Table II.47.37 Housing Units by Type Humboldt County 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	3,978	85.6%	4,023	85.6%
Duplex	98	2.1%	55	1.2%
Tri- or Four-Plex	240	5.2%	191	4.1%
Apartment	202	4.3%	332	7.1%
Mobile Home	127	2.7%	97	2.1%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	4,645	100.0%	4,698	100.0%

Some 89.9 percent of housing was occupied in 2010, compared to 92.5 percent in 2000. Owner-occupied housing changed -2.5 percent between 2000 and 2010, ending with owner-occupied units representing 75.6 percent of unit. Vacant units changed by 35.7 percent, resulting in 475 vacant units in 2010.

Table II.47.38 Housing Units by Tenure Humboldt County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,295	92.5%	4,209	89.9%	-2%
Owner-Occupied	3,263	76%	3,180	75.6%	-2.5%
Renter-Occupied	1,032	24%	1,029	24.4%	-0.3%
Vacant Housing Units	350	7.5%	475	10.1%	35.7%
Total Housing Units	4,645	100.0%	4,684	100.0%	0.8%

Table II.47.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,698 housing units. An estimated 72 percent were owner-occupied, and 9.8 percent were vacant.

Table II.47.39 Housing Units by Tenure Humboldt County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	4,209	89.9%	4,236	90.2%
Owner-Occupied	3,180	75.6%	3,050	72%
Renter-Occupied	1,029	24.4%	1,186	28%
Vacant Housing Units	475	10.1%	462	9.8%
Total Housing Units	4,684	100.0%	4,698	100.0%

Households by household size are shown in Table II.47.40. There were a total of 4,209 households in 2010, up from 4,295 in 2000. One person households changed by 4,295 percent between 2000 and 2010, while two person households changed by 7.2 percent. Three and four person households changed by -10.7 and -17.3 respectively, representing 11.5 percent and 10.5 percent of the population in 2010.

Table II.47.40					
Households by Household Size					
Humboldt County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,278	29.8%	1,271	30.2%	-0.5%
Two Persons	1,568	36.5%	1,681	39.9%	7.2%
Three Persons	541	12.6%	483	11.5%	-10.7%
Four Persons	533	12.4%	441	10.5%	-17.3%
Five Persons	259	6%	222	5.3%	-14.3%
Six Persons	89	2.1%	82	1.9%	-7.9%
Seven Persons or More	27	0.6%	29	0.7%	7.4%
Total	4,295	100.0%	4,209	100.0%	-2%

Households by income is shown in Table II.47.41. Households earning more than \$100,000 per year represented 18.6 percent of households in 2016, compared to 5.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 17.2 percent of households in 2010, compared to 21.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12 percent of households in 2016, compared to 15.3 percent in 2000.

Table II.47.41				
Households by Income				
Humboldt County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	657	15.3%	508	12%
\$15,000 to \$19,999	331	7.7%	227	5.4%
\$20,000 to \$24,999	322	7.5%	329	7.8%
\$25,000 to \$34,999	650	15.1%	507	12%
\$35,000 to \$49,999	893	20.7%	628	14.8%
\$50,000 to \$74,999	943	21.9%	727	17.2%
\$75,000 to \$99,999	264	6.1%	524	12.4%
\$100,000 or More	245	5.7%	786	18.6%
Total	4,305	100.0%	4,236	100.0%

Table II.47.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 4.3 percent and 0.6 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 14.7 percent, 6.4 percent, and 7, respectively. Housing units built prior to 1939 represented 34 percent of households in 2016.

Table II.47.42				
Households by Year Home Built				
Humboldt County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,618	37.7%	1,440	34%
1940 to 1949	343	8%	296	7%
1950 to 1959	539	12.5%	553	13.1%
1960 to 1969	497	11.6%	549	13%
1970 to 1979	741	17.3%	621	14.7%
1980 to 1989	305	7.1%	273	6.4%
1990 to 1999	252	5.9%	296	7%
2000 to 2009	.	.	181	4.3%
2010 or Later	.	.	27	0.6%
Total	4,295	100.0%	4,236	100.0%

The distribution of unit types by race are shown in Table II.47.43. An estimated 85.7 percent of white households occupy single family homes, while 0 percent of black households do. Some 7 percent of white households occupied apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.47.43							
Distribution of Units in Structure by Race							
Humboldt County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	85.7%	0%	100%	100%	0%	0%	100%
Duplex	1.3%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	4%	0%	0%	0%	0%	0%	0%
Apartment	7%	0%	0%	0%	0%	0%	0%
Mobile Home	2%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.47.44. An estimated 20.6 percent of vacant units were for rent in 2010, a 6.5 percent change since 2000. In addition, some 14.9 percent of vacant units were for sale, a change of -1.4 percent between 2000 and 2010. "Other" vacant units represented 39.2 percent of vacant units in 2010. This is a change of 44.2 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	92	26.3%	98	20.6%	6.5%
For Sale	72	20.6%	71	14.9%	-1.4%
Rented or Sold, Not Occupied	42	12%	74	15.6%	76.2%
For Seasonal, Recreational, or Occasional Use	15	4.3%	45	9.5%	200%
For Migrant Workers	0	0%	1	0.2%	
Other Vacant	129	36.9%	186	39.2%	44.2%
Total	350	100.0%	475	100.0%	35.7%

The disposition of vacant units between 2010 and 2016 are shown in Table II.47.45. By 2016, for rent units accounted for 9.3 percent of vacant units, while for sale units accounted for 8 percent. “Other” vacant units accounted for 62.1 percent of vacant units, representing a total of 287 “other” vacant units.

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	98	20.6%	43	9.3%
For Sale	71	14.9%	37	8%
Rented Not Occupied	3	0.6%	54	11.7%
Sold Not Occupied	71	14.9%	9	1.9%
For Seasonal, Recreational, or Occasional Use	45	9.5%	32	6.9%
For Migrant Workers	1	0.2%	0	0%
Other Vacant	186	39.2%	287	62.1%
Total	475	100.0%	462	100.0%

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.47.46. In 2016, an estimated 0.2 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.47.46 Overcrowding and Severe Overcrowding Humboldt County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	3,244	99.5%	17	0.5%	0	0%	3,261
2016 Five-Year ACS	3,042	99.7%	8	0.3%	0	0%	3,050
Renter							
2000 Census	1,023	98.9%	5	0.5%	6	0.6%	1,034
2016 Five-Year ACS	1,183	99.7%	1	0.1%	2	0.2%	4,236
Total							
2000 Census	4,267	99.3%	22	0.5%	6	0.1%	4,295
2016 Five-Year ACS	4,225	99.7%	9	0.2%	2	0%	4,236

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 1 household with incomplete plumbing facilities in 2016, representing 0 percent of households in Humboldt County. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

Table II.47.47 Households with Incomplete Plumbing Facilities Humboldt County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	4,270	4,235
Lacking Complete Plumbing Facilities	25	1
Total Households	4,295	4,236
Percent Lacking	0.6 %	0%

There were 24 households lacking complete kitchen facilities in 2016, compared to 17 households in 2000. This was a change from 0.4 percent of households in 2000 to 0.6 percent in 2016.

Table II.47.48 Households with Incomplete Kitchen Facilities Humboldt County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	4,278	4,212
Lacking Complete Kitchen Facilities	17	24
Total Households	4,295	4,236
Percent Lacking	0.4%	0.6%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan.

For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Humboldt County, 11.7 of households had a cost burden and 8.1 percent had a severe cost burden. Some 19.2 percent of renters were cost burdened, and 15.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.3 percent and a severe cost burden rate of 4.9 percent. Owner occupied households with a mortgage had a cost burden rate of 12.4 percent, and severe cost burden at 5.5 percent.

Table II.47.49
Cost Burden and Severe Cost Burden by Tenure
 Humboldt County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	1,116	85.5%	126	9.7%	61	4.7%	2	0.2%	1,305
2016 Five-Year ACS	1,188	80.7%	183	12.4%	81	5.5%	20	1.4%	1,472
Owner Without a Mortgage									
2000 Census	1,358	94%	47	3.3%	28	1.9%	11	0.8%	1,444
2016 Five-Year ACS	1,409	89.3%	84	5.3%	77	4.9%	8	0.5%	1,578
Renter									
2000 Census	586	63.3%	138	14.9%	77	8.3%	125	13.5%	926
2016 Five-Year ACS	621	52.4%	228	19.2%	184	15.5%	153	12.9%	1,186
Total									
2000 Census	3,060	83.3%	311	8.5%	166	4.5%	138	3.8%	3,675
2016 Five-Year ACS	3,218	76%	495	11.7%	342	8.1%	181	4.3%	4,236

Housing Problems by Income

Table II.47.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Humboldt County. As can be seen in 2017 the MFI was \$61,400, which compared to 69,900 for the State of Iowa.

Table II.47.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 269 owner-occupied and 175 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 115 owner-occupied 125 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,470 households without a housing problem.

Table II.47.50
Median Family Income
 Humboldt County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	46,700	49,100
2001	50,000	52,500
2002	50,500	53,700
2003	52,900	54,900
2004	55,100	55,800
2005	55,800	57,650
2006	55,800	57,800
2007	55,800	58,100
2008	56,200	58,500
2009	60,100	62,000
2010	60,500	62,400
2011	60,200	64,000
2012	61,000	64,800
2013	60,600	64,700
2014	61,700	65,300
2015	62,800	67,500
2016	63,800	68,400
2017	61,400	69,900

Table II.47.51
Housing Problems by Income and Tenure
 Humboldt County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	4	4	12
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	45	50	20	0	0	115
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	130	65	4	30	269
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	40	280	420	340	1,625	2,705
Total	144	460	515	348	1,659	3,126
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	85	30	10	0	0	125
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	100	40	10	0	175
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	55	140	205	45	320	765
Total	180	274	255	55	320	1,084
Total						
Lacking complete plumbing or kitchen facilities	4	0	0	4	4	12
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	130	80	30	0	0	240
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	65	230	105	14	30	444
Zero/negative income (and none of the above problems)	30	0	0	0	0	30
has none of the 4 housing problems	95	420	625	385	1,945	3,470
Total	324	734	770	403	1,979	4,210

Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis below only owner-occupied originated loans for single family units were considered. As can be seen in Table II.47.52 of the 195 loans in 2016, 112 loans were for Home Purchases, 6 were for Home Improvement and 77 were for refinancing.

Table II.47.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Humboldt County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	80	9	68	157
2009	66	7	158	231
2010	45	6	180	231
2011	51	6	108	165
2012	63	9	184	256
2013	61	15	109	185
2014	85	17	47	149
2015	91	18	62	171
2016	112	6	77	195

Table II.47.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$101,714 in 2012 and \$108,348 in 2016. Overall, average loans were \$84,185 in 2008 and \$137,733 in 2016.

Table II.47.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Humboldt County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$83,513	\$26,667	\$92,588	\$84,185
2009	\$85,076	\$56,857	\$111,304	\$102,160
2010	\$119,600	\$34,167	\$103,228	\$104,623
2011	\$90,392	\$20,500	\$88,380	\$86,533
2012	\$101,714	\$36,333	\$118,321	\$111,352
2013	\$101,623	\$44,133	\$134,734	\$116,470
2014	\$102,588	\$41,235	\$88,809	\$91,242
2015	\$111,440	\$34,833	\$122,790	\$107,491
2016	\$108,348	\$77,667	\$185,156	\$137,733

Table II.47.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$6,408,000 in 2012 and \$12,135,000 in 2016. Overall, average loans were \$13,217,000 in 2008 and \$26,858,000 in 2016.

Table II.47.54				
Total Volume of Owner-Occupied Single Family Loans				
Humboldt County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$6,681,000	\$240,000	\$6,296,000	\$13,217,000
2009	\$5,615,000	\$398,000	\$17,586,000	\$23,599,000
2010	\$5,382,000	\$205,000	\$18,581,000	\$24,168,000
2011	\$4,610,000	\$123,000	\$9,545,000	\$14,278,000
2012	\$6,408,000	\$327,000	\$21,771,000	\$28,506,000
2013	\$6,199,000	\$662,000	\$14,686,000	\$21,547,000
2014	\$8,720,000	\$701,000	\$4,174,000	\$13,595,000
2015	\$10,141,000	\$627,000	\$7,613,000	\$18,381,000
2016	\$12,135,000	\$466,000	\$14,257,000	\$26,858,000

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table II.47.55 presents some basic statistics about the completed surveys.

Table II.47.55				
Survey of Rental Properties				
Humboldt County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	3	41	19.5	26

Table II.47.56, shows the amount of total and vacant units with their associated vacancy rates. There were 41 apartment units reported in the survey, with 8 of them available, which resulted in a vacancy rate of 19.5 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.47.56			
Rental Vacancy Survey by Type			
Humboldt County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	41	8	19.5%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don't Know	0	0	0%
Total	41	8	19.5%

Table II.47.57, reports units by bedroom size. As can be seen there were 12 two bedroom apartment units and 4 three bedroom units. Overall, the 12 two bedroom units accounted for 29.3 percent of all units, and the 4 three bedroom units accounted for 9.8 percent. Additional details for additional unit types are reported found below.

Table II.47.57						
Rental Units by Bedroom Size						
Humboldt County						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	13	0	0	.	13
Two	0	12	0	0	.	12
Three	0	4	0	0	.	4
Four	0	0	0	0	.	0
Don't Know	0	12	0	0	0	12
Total	0	41	0	0	0	41

Table II.47.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 15.4 percent.

Table II.47.58			
Apartment Units by Bedroom Size			
Humboldt County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	13	2	15.4%
Two	12	3	25%
Three	4	0	0%
Four	0	0	0%
Don't know	12	3	25%
Total	41	8	19.5%

The average rent and availability of apartment units is displayed in Table II.47.59. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 25 percent.

Table II.47.59			
Apartment Market Rate Rents by Vacancy Status			
Humboldt County			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	12	3	25%
\$500 to \$750	9	1	11.1%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	20	4	20%
Total	41	8	19.5%

Respondents were asked if utilities are included in the rent and as shown in Table II.47.60 3 respondents, or 100 percent, included some sort of utility in the rent.

Table II.47.60 Are there any utilities included with the rent? Humboldt County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.47.61. There were 1 respondent who included electricity, 1 respondent who included natural gas, 3 respondents who included water and sewer and 2 respondents included trash collection in the rent.

Table II.47.61 Which utilities are included with the rent? Humboldt County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	3
Trash Collection	2

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.47.62 there were 13 accessible apartment units. Respondents also indicated there were a total of 2 persons with disabilities currently residing in accessible units.

Table II.47.62 Accessible Units by Bedroom Size Humboldt County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0		0
One	0	6	0	0		6
Two	0	5	0	0		5
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	2	0	0	0	2
Total	0	13	0	0	0	13

Table II.47.63, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 41.7 percent or 5 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 31.7 percent of all apartment units were considered accessible by survey respondents.

Table II.47.63 Apartment Units by Accessibility and Bedroom Size Humboldt County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	7	6	13	46.2%
Two	7	5	12	41.7%
Three	4	0	4	0%
Four	0	0	0	0%
Don't know	10	2	12	16.7%
Total	28	13	41	31.7%

Perceived Need for Rental Units

Table II.47.64, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.47.64 Do you keep a waiting list? Humboldt County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	0
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.47.65, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.47.65 How would you rate the need for renovation of existing units in the city? Humboldt County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	2	2	1	1
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	3	3	3	3

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.47.66, 0 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	1	1	1	1
High Need	1	1	0	0
Extreme Need	0	0	0	0
Average Need	3.5	3.5	3	3

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

The primary objective of offering three alternative forecasts is to enhance planning capacity and to provide additional tools in order to assist state and local governments in their ongoing housing needs assessment, thereby facilitating informed discussion about housing demand at the local community level. These forecasts prove useful when interpreting the need for new or rehabilitated housing and whether single-family or rental housing activities might be best undertaken.

All three forecasts span the period of 2016 through 2050 and offer predictions of the demand for housing. However, only the strong growth scenario is reported here. The moderate and very strong scenarios are reported in the appendix.

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table II.47.67, shows the *strong growth scenario* for the Humboldt County. As can be seen there were 3,050 owner-occupied and 1,186 renter-occupied households in 2016, for a total of 4,236 households. In 2030, there will be a projected 4,305 households, of which 3,239 are projected to be owner occupied and the remaining 1,066 are expected to be renter-occupied.



By 2050, there are projected to be 3,122 owner-occupied households, of which 140 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 515 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 991 renter households, of which 171 renter households are expected to have incomes between 0 and 30.0 percent of median family income 231 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 4,113 occupied units by 2050, of which 311 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.47.67								
Housing Demand Forecast								
Humboldt County								
Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	137	145	145	145	145	143	142	140
30.1-50%	450	476	478	477	475	471	466	460
50.1-80%	503	533	535	535	532	528	522	515
80.1-95%	278	294	295	295	293	291	288	284
95.1-115%	307	325	326	326	324	322	318	314
115+%	1,376	1,458	1,462	1,461	1,455	1,443	1,427	1,408
Total	3,050	3,231	3,240	3,239	3,225	3,198	3,163	3,122
Renter								
0-30%	205	188	186	184	182	179	175	171
30.1-50%	298	274	271	268	264	260	255	249
50.1-80%	276	254	251	248	245	241	236	231
80.1-95%	49	45	44	44	43	43	42	41
95.1-115%	87	80	79	78	77	76	74	72
115+%	271	249	246	244	240	236	232	227
Total	1,186	1,089	1,078	1,066	1,051	1,033	1,013	991
Total								
0-30%	342	333	332	329	326	322	317	311
30.1-50%	748	750	749	745	740	731	721	709
50.1-80%	780	787	786	783	777	769	758	746
80.1-95%	326	339	339	339	337	334	329	325
95.1-115%	394	405	405	404	401	397	392	387
115+%	1,647	1,706	1,708	1,705	1,695	1,679	1,658	1,635
Total	4,236	4,320	4,318	4,305	4,276	4,232	4,176	4,113